



United States Attorney's Office
District of Columbia

Channing D. Phillips
Acting United States Attorney

PRESS RELEASE

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District of Columbia Woman Pleads Guilty to Bank Fraud

WASHINGTON - Denise Carpenter, 24, of the District of Columbia, pled guilty today to one count of Bank Fraud, announced Acting U.S. Attorney Channing D. Phillips and Jeffrey W. Irvine, Special Agent in Charge, of the U.S. Secret Service's Washington Field Office. Defendant Carpenter entered her guilty plea in the United States District Court for the District of Columbia before the Honorable Ricardo M. Urbina. The defendant faces a statutory maximum sentence of 30 years incarceration. The sentencing hearing is scheduled for September 8, 2009.

According to the Statement of Offense filed with the court by the government, at all times relevant to this case, the Bank of America was a financial institution which had branches located in the District of Columbia. The Bank of America's deposits were insured by the Federal Deposit Insurance Corporation.

During the relevant time period of July 2006, defendant Carpenter maintained a checking account at the Bank of America. On July 11, 2006, the defendant obtained a Treasury Check of the United States ("Treasury Check"), in the amount of \$8,463.00, that was a tax refund check made payable to two witnesses. That same day, the defendant went to a Bank of America in Prince George's County, Maryland, signed her name and Bank of America checking account number on the back of the Treasury Check, and deposited the Treasury Check into her checking account. The defendant knew that the Treasury Check contained the falsely endorsed signature of another person. At the time the defendant deposited the Treasury Check into her checking account, she did not know or receive the Treasury Check from the witnesses. The forged Treasury check was made without the permission or knowledge of the witnesses and was done by the defendant with an agreement with another to defraud the Bank of America.

On July 12, 2006, the defendant withdrew, in separate transactions, \$3,000.00 and \$1,900.00 from her checking account at a Bank of America branch in the District of Columbia. On July 18, 2006, \$270.88 was electronically transferred from the defendant's Bank of America checking account to Aaron Salo, for payment on merchandise that the defendant owed. On July 20, 2006, the defendant withdrew \$3,200.00 from her checking account from a Bank of America branch in the District of Columbia.

In announcing the guilty plea, Acting U.S. Attorney Phillips and Special Agent in Charge Irvine commended the outstanding investigative work of Special Agent Dai Tran. They also commended Assistant United States Attorney Karla-Dee Clark who investigated and prosecuted the case, and legal assistants Latoya Davenport and Latoya Wade, and paralegal Teesha Tobias.

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